

**STATE OF RHODE ISLAND**

**HOUSING RESOURCES COMMISSION  
41 EDDY STREET  
PROVIDENCE, RHODE ISLAND**

**ANNUAL REPORT  
MARCH 2001**

# **HOUSING RESOURCES COMMISSION**

41 EDDY STREET  
PROVIDENCE, RHODE ISLAND 02903  
(401)450-1350  
FAX (401)450-1394

**Chair** - Susan Baxter  
**Vice Chair** - Joseph Caffey

## **Office of Policy and Planning**

Co-Chair: Barbara Rayner & Dennis Langley  
Staff: Darlene M. Price  
Housing Resources Coordinator  
(401)450-1358

## **Office of Program Performance and Evaluation**

Chair: Joseph Caffey  
Staff: Sydavong (Simon) Kue  
Housing Resources Coordinator  
(401)450-1349

## **Office of Community Development and Technical Assistance**

Co-Chair: Frederick Ferland & Kevin Fynn  
Staff: Raymond Neirinckx  
Housing Resources Coordinator  
(401)450-1356

## **Office of Homeownership**

Co-Chair: Barbara Fields-Karlin & Marilyn Weeks  
Staff: Raymond Neirinckx  
Housing Resources Coordinator  
(401)450-1356

## **Office of Homelessness Services and Emergency Assistance**

Co-Chair: Noreen W. Shawcross & David McCreadie, Jr.  
Staff: Diane M. Smith  
Housing Resources Coordinator  
(401)450-1357

Brenda Cianciolo  
Fiscal Specialist  
(401)450-1351

Jocylene Brosseau  
Administrative Assistant  
(401)450-1350

# State of Rhode Island



## Housing Resources Commission

41 Eddy Street  
Providence, Rhode Island 02903  
401-450-1350  
Fax: 401-450-1395

To: The Honorable Governor Lincoln Almond  
The Honorable Senate Leader William Irons  
The Honorable House Leader John Harwood  
and members of the General Assembly

The Housing Resources Commission is pleased to submit the 2000 Annual Report on the activities of the Commission as required by RIGL 42-128-16. This Annual Report reports on the status and progress made by the Commission in our effort to address the state's housing issues.

The Commission would like to acknowledge and extend our thanks to you for your continuing support and confidence as we begin to address housing issues and develop policies and programs to meet the housing needs of Rhode Islanders.

Year 2000 marked the first year the Commission had a full compliment of four full-time staff to carry out the work of the Commission. Within this short time, the Commission is proud to report on the accomplishments of the offices.

### NEIGHBORHOOD OPPORTUNITIES PROGRAM

- *Created a pilot program to produce affordable housing for low wage families and disabled individuals.*
- *Designed a 10 year plan to create affordable housing and revitalize neighborhoods.*
- *Held six breakfasts throughout the state which were attended by over 180 legislators, community members and housing advocates to present the Neighborhood Opportunities Program.*

### RHODE ISLAND HAZARD AWARENESS CAMPAIGN

- *Committed \$200,000 toward a statewide Lead Hazard Reduction Public Awareness Campaign.*
- *Provided \$50,000 to support community and state agency lead awareness campaigns.*
- *Held six statewide press conferences that were attended by more than 150 concerned citizens, local leaders and media to kick off the campaign and raise public awareness.*
- *Established an 800 number to give families tips on lead-safe practices.*
- *Raised awareness through the print news media, TV, radio, bus placards and billboards.*

**LEAD HAZARD REDUCTION PROGRAM**

- *Continued to provide deferred loans for lead hazard reduction.*
- *Committed over \$4.76 million toward lead-safe housing for FY 1999 & FY 2000*
- *Committed funds to abate 480 units since 1999.*

**HOMEOWNERSHIP CENTER**

- *Prepared a business plan for an expansion of home ownership services and counseling*

**HOMELESS EMERGENCY SHELTER**

- *Established 16 emergency overflow apartments with intensive case management for homeless families with children*

The success of these policies and programs depends on the cooperation of individuals and agencies with an interest in housing. The Commission will continue to serve as the forum for individuals and agencies to discuss, identify and assist in the development of policies and programs to promulgate and at the same time find meaningful solutions to the state's housing needs.

Again, if you have any questions about this report, please do not hesitate to contact me at 450-1349

Thank you.

Sincerely,

Susan Baxter  
Chair

# ANNUAL REPORT

## RHODE ISLAND HOUSING RESOURCES COMMISSION

---

ANNUAL REPORT FOR JANUARY 1, 2000 TO DECEMBER 31, 2000

---

### MISSION

***Mission of the Housing Resources Commission is to provide housing opportunities for all Rhode Islanders, to maintain the quality of housing in Rhode Island, and to coordinate and make effective the housing opportunities of the agencies and subdivisions of the state.***

---

### LEGAL AUTHORITY & GOVERNANCE

---

The Rhode Island Housing Resources Act of 1998 established the Rhode Island Housing Resources Commission as the planning and policy, standards, and programs division of the Rhode Island Housing Resources Agency. The Housing Resources Commission is governed by a board of 27 Commissioners. These individuals represent a cross section of people working on housing issues. Currently, Susan Baxter serves as Chair of the Commission and Joseph Caffey as Vice-Chair. The Housing Resources Commission is staffed by four full-time employees who provide program management, policy research and analytical support to the Commission. The Commission has established five committees chaired by commissioners appointed by the Chairwoman. Through the efforts of the committees, the Commission continues to examine housing issues, policies and make recommendations to the General Assembly and the Governor for further action.

---

### PURPOSES OF THE COMMISSION

---

- To develop and promulgate state policies and plans for housing and performance measures for housing programs established pursuant to state law.
- To coordinate activities among state agencies and political subdivisions pertaining to housing.
- To promote the stability of and quality of life in communities and neighborhoods.
- To provide opportunities for safe, sanitary, decent, adequate, and affordable housing in Rhode Island.
- To encourage public-private partnerships that foster the development, maintenance, and improvement of housing and housing conditions, especially for low - and moderate-income people.

- To foster and support nonprofit organizations, including community development corporations and their associations and intermediaries that are engaged in providing housing and housing-related services.
- To encourage and support partnerships between institutions of higher education and neighborhoods to develop and retain quality, healthy housing, and sustainable communities.

---

#### **POWERS AND DUTIES**

---

- Policy, planning, and coordination of state housing functions
- To prepare and adopt the state's plans for housing.
- To prepare, adopt, and issue the state's housing policy.
- To conduct research on and make reports regarding housing issues in the state.
- To advise the Governor and General Assembly on housing issues and to coordinate housing activities among government agencies and agencies created by state law or providing housing services under government programs.

#### **Establish, implement, and monitor state performance measures and guidelines for housing programs**

- To promulgate performance measures and guidelines for housing programs conducted under state law.
- To monitor and evaluate housing responsibilities established by state law, and to establish a process for annual reporting on the outcomes of the programs and investments of the state in housing for low- and moderate-income people.
- To hear and resolve disputes pertaining to housing issues.

#### **Administer programs pertaining to housing resources assigned by state law including, but not limited to:**

- Abandoned properties and the remediation of blighting conditions,
- Lead abatement and to manage a lead hazard abatement program in cooperation with the Rhode Island Housing and Mortgage Finance Corporation,
- Services for the homeless,
- Rental assistance,
- Community development,
- Outreach, education. And technical assistance service,
- Assistance, including financial support, to nonprofit organizations and community development corporations, and
- Tax credits that assist in the provision of housing or foster community development or that result in support to nonprofit organizations performing functions to accomplish the purposes of this chapter.

---

## COMMISSION MEMBERSHIP

---

**Ex officio**– Directors of the Departments of Administration, Business Regulation; Elderly Affairs; Health, Human Services; Mental Health, Retardation, and Hospitals; the chair of the Rhode Island Housing and Mortgage Finance Corporation, and the Attorney General.

**Chairperson** – appointed by the Governor

**Organizational members** – RI Bankers Association, RI Mortgage Bankers Association, RI Realtors Association, RI Association of Executive Directors for Housing, RI Coalition for the Homeless, and The Housing Network.

**Governor's appointments** (with advice and consent of the Senate) representing – the homeless, elderly, community development corporations, lead poisoning issues, local planners, local building officials, fair housing interests, racial minorities, the RI Builders Association, insurers, a community development intermediary that provides financing and technical assistance to housing nonprofits, nonprofit developers, and senior housing.

---

## HRC ORGANIZATION STRUCTURE

---

**Coordinating Committee** - whose purpose is to plan and coordinate staffing, policy and program implementation that govern the Housing Resources Commission and defines its relationship with Rhode Island Housing and Mortgage Finance Corporation. The Committee is comprised of the chairperson and the executive director of the Rhode Island Housing and Mortgage Finance Corporation, and the chair of the Housing Resources Commission and the Director of the Rhode Island Department of Administration. The Coordinating Committee meets annually to review the relation between Rhode Island Housing and the Housing Resources Commission and if need be make modification to the Memorandum of Agreement. This agreement defines the terms of program responsibility and implementation, staff services and the operational relationship between Rhode Island Housing and the Housing Resources Commission.

**Executive Committee** – serve as the body that deals with daily operations of the Commission, coordinates, recommends budget priorities, address programs, policy and legislative issues that may arise from the work of the five committees or emergency housing needs.

---

## OFFICES WITHIN THE COMMISSION

---

- Office of Policy and Planning
- Office of Housing Program Performance and Evaluation
- Office of Homelessness Services and Emergency Assistance
- Office of Community Development, Programs, and Technical Assistance
- Office of Homeownership
- The commission may establish by rule such other offices, operating entities, workgroups, advisory bodies, and committees as it may deem appropriate.

---

## WORK PLAN 2001

---

The Commission adopted an aggressive Work Plan for FY 2001 that prioritized issues and housing matters and assigned responsibility to each HRC office. The adopted work plan reflected the Commission's definition of the most pressing housing problems.

The Housing Resources Commission will continue to incorporate issues identified by members as state's most critical housing issues into future work plans. The work plan serves as a guide to the Commission and staff to focus research as well as analyze, propose appropriate action, produce, collect and distribute critical housing data. Its second component is to coordinate housing program information and all housing plans to create a central collection. Lastly, the work plan will be the foundation for the beginning of collaboration between non-profit organizations, state agencies and regulatory agencies working in the field of housing.

The Commission will continue to examine issues and establish goals and objectives to address housing issues that may rise from committee work or unplanned circumstances. The Commission prioritized and considered affordability, housing condition and special needs as critical housing issues. Besides these priorities, the HRC saw other factors influencing housing, such as sustainable housing opportunities, neighborhood revitalization, Smart Growth, homelessness, and equal access to housing choices among others as potential issues that need further study.



## HOUSING RESOURCES COMMISSION WORK PLAN YR 2001

**12 MONTH TIME – LINE JUNE 2000 – JULY 2001**

<b>RESPONSIBLE OFFICE</b>	<b>PROGRAM WORK ITEM</b>
(PE)	Lead Hazard Reduction Program
(PE)	Lead Awareness Campaign
(PE)	Section 8 Preservation
(PE)	State Rental Assistance Program
(PE)	Annual Report
(PE)	Housing Tax Policies
(PE)	Residential and Landlord Tenant Act
(PE)	Municipal Housing Court
(PE)	Surplus State Properties
(HA)	Housing Locator
(HA)	Access to Services
(HA)	Homeless Management Information Data System
(HA)	HUD Super NOFA Continuum Care
(HA)	Neighborhood Opportunity Pilot Programs
(OH)	Foreclosure Prevention/Homeowner Retention
(OH)	Predatory Lending
(OH)	Develop a Business Plan for a Home Center
(OH)	Lien Sale Impact on Homeowners
(PP)	Revise and Update Consolidated Plan/Required by HUD
(PP)	Develop Training Program for Commissioners
(PP)	Information Feeder System among Committees
(PP)	Comparative Analysis of Housing Plans
(PP)	Develop HRC Website
(TA)	Community Development Financial Institutions
(TA)	Construction Financing
(TA)	Mobile Home Activities
(TA)	Financial Institutions/CRA
(TA)	University-College Housing Activities
(TA)	Evaluate Neighborhood Indicator Initiatives

PE Office of Program Performance and Evaluation  
 HA Office of Homelessness Ser. & Emergency. Assistance  
 OH Office of Homeownership  
 PP Office of Policy & Planning  
 TA Office of Community Development & Tech. Assistance.

---

## OFFICES OF POLICY AND PLANNING

---

### **RHODE ISLAND CONSOLIDATED PLAN, 2000-2005**

The final public hearing to receive comment on the Draft Consolidated Plan was held in December, 1999, which began a 30-day comment period. Upon close of the comment period, the Office of Policy & Planning reviewed the document for accuracy and incorporated public comments into the document. The Consolidated Plan is then re-drafted and submitted to HUD in time for the March 1, 2000 funding cycle.

### **STATE OF RHODE ISLAND FAIR HOUSING PLAN**

The Offices of Policy and Planning and Office of Homeownership reviewed a draft of the state's impediments to fair housing plan prepared by Rhode Island Housing. The Analysis of Impediments (AI) Plan is a comprehensive review of the state's fair housing laws and regulations and policies that affect fair housing choice. An AI Plan is the complementary component of the state approved Consolidated Plan.

### **COMPARATIVE ANALYSIS OF HOUSING PLANS**

Work Plan Year 2000 required an analysis of each municipality's housing element of the comprehensive plan compared to the state's housing plan and state consolidated plan. The analysis looked for similarities and differences among housing plans regarding policies, gaps, housing standards and conditions; impact of the local housing policy on services, delivery systems; and examined barriers and access to homeownership.

### **SUPPORTIVE HOUSING STUDY FOR PEOPLE WITH DISABILITIES**

A Work Group of Commission members and professionals in supportive housing addressed the following issues: the existing prevalence of disability, demographic characteristics, and housing needs of the frail elderly and the population of adults with disabilities in institutional and non-institutional settings.

The Work Group decided to solicit the services of a qualified Consultant. Rhode Island Housing the Department of Elderly Affairs and the Department of Mental Health, Retardation, and Hospitals have committed, under a memorandum of agreement, to jointly fund the study. The document will be used to make determinations about the need for assisted and supportive housing for persons with disabilities in the State of Rhode Island.

### **HRC WEBSITE DEVELOPMENT**

Discussions were held earlier this year with Barbara Weaver, Director of Information Technology, HRC staff and Rhode Island Housing to design a Website for the Housing Resources Commission. Development, design and maintenance of the HRC website are already underway. The website will have a general page format for easy reading, downloadable information and extensive links to state and federal housing resources as well as notice to other state sites and announcement on the Internet. The Website will give the public access to housing information, reports and recommendations, and meeting schedules of the HRC.

---

## OFFICE OF COMMUNITY DEVELOPMENT/TECHNICAL ASSISTANCE

---

The Office of Community Development and Technical Assistance is charged with promoting the stability of and quality of life in communities and neighborhoods through improving housing conditions. It is also responsible for organizing and coordinating housing activities and economic development opportunities among state agencies and municipality through fostering greater partnership between non-profit, public and private entity.

- The staff is assessing the impact of student housing and its impact on the local rental housing market. This includes city/suburban dynamics in the location of housing, trends in the growth of student populations and plans for providing student housing.
- The Office of Community Development has begun work to identify neighborhood indicators that could assist government, community organizations, and private sector entities in planning and policymaking at the neighborhood level. The Office is beginning to work with the National Neighborhood Indicators partnership and its Rhode Island partner: The Providence Plan.
- The Office of Community Development is evaluating the needs of mobile home parks and the level of coordination of various state departments regarding water/septic issues, financing and expansion of exiting parks, and resident-owner relations.
- Finally, the role of Financial Institutions and the Community Reinvestment Act (CRA) continues to provide an opportunity to explore partnerships, collaborations and research regarding community investments in the state. The work of the Office includes tracking the impact of bank mergers and the performance of their community investment commitments for Rhode Island.

---

## OFFICE OF HOMEOWNERSHIP

---

The Office of Homeownership is the fifth office created through a partnership with the Federal Reserve Bank of Boston to explore barriers to home buying in Rhode Island. The Rhode Island project is a joint effort of the Commission and Federal Reserve Bank of Boston to produce a model for developing and implementing solutions to barriers to homeownership for minority and low- and moderate-income people.

- The Office of Homeownership in partnership with the Federal Reserve Bank of Boston worked to develop a Business Plan calling for the creation of statewide Home Center. The proposed Home Center will seek to expand, on a statewide basis, services/training for prospective and existing homeowners to: shop for, qualify for, purchase, retain, rehabilitate, insure, maintain and manage a home.
- The Office of Homeownership provided foreclosure prevention advocacy to 98 families. The Office of Homeownership assisted both homeowners facing foreclosure and tenants living in foreclosed homes throughout the state. Progress made is to develop effective homeowner retention strategies and policies that reduce foreclosures and the loss of housing by tenants.

- The Office of Homeownership has worked with the Providence Banklincs Program by participating in the foreclosure prevention committee, a 2000 HUD Best Practice Local Winner. This program that provides foreclosure prevention action to homeowners in the capital city in cooperation with the Banklincs partners, RI Housing, Citizens Bank, FleetBoston, Project BASIC and the Providence Neighborhood Housing Corporation. Staff served as a panelist at the National Consumer Law Center conference in Denver speaking on the topic of “Dealing with Mortgage Servicing Problems”.
- The Office of Homeownership has worked with legislators and community organizations concerning the impact of lien sales (tax, water and/or sewer) upon low-income, elderly, and minority homeowners. This office is developing a strategy to reduce lien sales through better homeowner education, cooperation with utility and municipal tax offices and prevention assistance funding.

---

#### OFFICE OF HOMELESSNESS SERVICES AND EMERGENCY ASSISTANCE

---

The Office of Homelessness Services and Emergency Assistance is charged with the responsibility to assure that homeless persons and those at-risk can afford and retain housing (including necessary supportive services) through a continuum of emergency and transitional assistance that will ultimately lead to permanent housing.

In 2000, the Office of Homelessness Services and Emergency Assistance submitted a Homeless Report to the Governor. In response to an overflow crisis experienced by emergency shelters during the first quarter of the year, the Housing Resources Commission worked with Governor’s Office to appropriated \$250,000 to established 14 emergency apartment units for families. The Office of Homelessness Services and Emergency Assistance awarded grants to the Salvation Army and Urban League to develop the units which will free up shelter beds for individuals and making available not only more suitable emergency shelter for families with children, but also provide the necessary comprehensive supportive services to assist them move into permanent housing.

Over 4,466 families and individuals lived at homeless shelters during the period July 1, 1999 through June 30, 2000. An individual earning only the Rhode Island Minimum Wage would have to work 85 hours per week in order to afford a two-bedroom unit. Further, the inadequate supply of affordable housing for low wage families has placed Rhode Island 3<sup>rd</sup> in the nation amongst the least affordable states. Homelessness cannot be addressed properly without a commitment to providing more affordable permanent housing. The budget for the Housing Resources Commission for FY 2001 includes \$1.5 million for affordable rental housing and it authorized the Commission published regulations for the implementation of the following two pilot programs.

- **Affordable Family Housing** program will create an additional supply of affordable housing units to be available to working families at or near minimum wage, promote mixed income housing opportunities and prioritizes the rehabilitation of existing units.
- **Permanent Supportive Housing** program will create and develop clusters of 6 to 8 individual permanent affordable rental housing units for persons with disabilities. Encourage Housing developers will partner with social service providers to rehabilitate rental units and offer comprehensive case management, and affordable rents.

## **PERMANENT HOUSING**

The Permanent Housing Committee has been charged with the ongoing responsibility to devise a strategy that will implement the Homeless Continuum of Care goals as well as to prioritize applications submitted to HUD for funding. The Continuum of Care is a plan to provide housing and services. Its aim is to meet the specific needs of homeless persons including action steps to both end homelessness and prevent a return to homelessness. This plan increases Rhode Island's advantage in receiving competitive Continuum of Care Homeless Assistance SuperNOFA funding in addition to leveraging other resources needed to build a comprehensive system addressing homelessness. In 2000, Rhode Island was successful in the national competition for funds, receiving a statewide award of 5.1 million dollars for 18 renewal projects and one new program.

## **HOUSING LOCATOR**

Phase II of the Housing Locator project was implement during this past year. This phase of the project focuses on tenant education and direct service to homeless families and individuals. A manual has been developed by the Rhode Island Coalition for the Homeless that includes methods on searching for housing, managing money, and retaining housing once it is found. Case managers at thirty-three homeless emergency and domestic violence shelters have been trained using this manual to provide their clients group training in order to enable them to find and retain housing. Group training, and ongoing training for new case managers is offered in Providence as well as throughout the state upon request.

## **SERVICE ACCESS**

The Service Access Committee continued to identify and create a comprehensive, statewide Management Information System that will allow us to better understand the extent and scope of homelessness and identify service gaps. In November, the Office of Homelessness Services and Emergency Assistance brought service providers from across the state together at Providence College for a presentation of the system developed by the National Human Services Data Consortium. The advantages of a comprehensive MIS gives homeless service and housing providers an ability to track client outcomes, coordinate services among providers, identify mainstream services the client may not have access to and automate the financial and annual progress reports required by funders like HUD, boards, and other stakeholders. The Committee will continue working with focus groups and providers across the state to develop and seek funding for a statewide system.

---

## OFFICE OF PROGRAM PERFORMANCE AND EVALUATION

---

The Office of Program Performance and Evaluation (PE) is responsible for the monitoring and evaluation of State programs and regulations that affect housing and community development. Program and Evaluation also reports to the governor's office and legislators on an annual basis on the progress of housing programs and makes recommendations for corrective actions.

### **ANNUAL REPORT**

This office is responsible for preparing this Annual Report and submit it for approval to the full Housing Resources Commission. The Annual Report includes the findings and recommendations of each office, the progress and assessments of the Lead Hazard Abatement Program and a Budget Report for the past year.

### **LEAD AWARENESS CAMPAIGN**

Children in Rhode Island are three times more likely to be lead poisoned than the national average. Lead poisoning is no longer an urban problem, it affects suburban and rural areas as well. This Campaign provides ongoing public information and education opportunities to homeowners, tenants and property managers by giving them simple tips to reduce lead exposure particularly for children under the ages of six.

In October 2000, the Commission in partnership with RI Housing launched the Campaign with six press conferences held at different daycare centers statewide. The press conferences were well attended by local media, state leaders and parents. Continued coverage in local newspapers, radio, tv, bus posters and a billboard are intended to increase awareness and reduce lead hazards.

### **SECTION 8 PRESERVATION**

In 2000, there were no major changes in Section 8 project-based properties, which total 16,581 units scattered throughout the State. This Office will continue to monitor and evaluate state and federal policies and other conditions that could potentially impact the already short supply of affordable housing available to low and moderate- income families and individuals. Nationally, the number of project-based Section 8 housing have decreased by 10 percent over the last four years due to "opt-out" and conversion to unsubsidized housing. In the next five years, two-thirds of these contracts will expire in Rhode Island.

### **NEIGHBORHOOD OPPORTUNITIES PROGRAMS**

The Office of Program Performance and Evaluation assisted in the design of the Neighborhood Opportunities Program. The State's shortage of permanent supportive housing and affordable housing have led the Commission to act quickly to provide short-term relief to increase the availability of units. The Commission committed \$1.5 million from its current budget toward implementing the Neighborhood Opportunities Program (Support and Permanent Housing).

The Neighborhood Opportunities Program, with the support of the Governor and Legislators, will be a ten year commitment by the State toward affordable housing development and neighborhood revitalization.

---

## LEAD HAZARD REDUCTION PROGRAM

---

The Lead Hazard Reduction Program is the state funded deferred loan program targeting homeowners and rental property owners to make units lead-safe for children under the ages of six. In March of 1999, the HRC adopted Rules and Regulations for the State Lead Hazard Reduction Program. The Commission contracted with Rhode Island Housing and Mortgage Finance Corporation to implement and administer the program.

At the December 2000 meeting, the Commissioners approved one amendment to the Rules and Regulations by allowing the Lead Hazard Reduction Program to grant forgivable loans to non-profit Community Development Corporations if the units are made affordable for purchase and rental.

This program makes available funds to property owners whose houses have lead paint and are identified as health risks for occupancy. Funds are made available to homeowners and rental property owners to reduce the risk of lead poisoning for children under ages of six, children with elevated blood level (EBL) and those units cited by the Department of Health.. Also targeted are home-based daycare units and low-income children living in Section 8 subsidized units. Projects sponsored by non-profit organizations will also receive priority.

In addition to direct support, this program also provides education and certification classes for lead abatement contractors and workers. The goal of this initiative is to increase the pool of contractors and encourage a more competitive bidding process.

The Lead Hazard Abatement Program has committed over \$ 4.1 million representing 149 loans since 1999 toward making 480 units lead-safe. Sixty Seven percent (67%) of the program's loans are made to core urban cities and towns such as Providence, Pawtucket, Newport, Woonsocket and Central Falls where the incidence of lead poisoning is higher. The average median income of the borrowers is \$34,000. (For detailed breakdown of characteristics of the borrowers see page 16)

The Lead Institute continues to recruit contractors to submit potential workers for an eight-week certified lead worker-training program. The curriculum includes basic construction skills and the certification requirements to become state licensed lead workers. Contractors who participate in the HRC Lead Hazard Reduction program sponsor these individuals.

Overall, the State Lead Hazard Reduction Program is making a significant impact on improving the condition of residential real estate, throughout the state of Rhode Island. In addition, the program is helping to increase public awareness of the hazards of lead-based paint and how to eliminate it.

Below is a breakdown of characteristics of the Lead Hazard Reduction Program Portfolio

---

**RENTER VS HOMEOWNERS**

---

Category	Loans	%	Units	%
Rental Units	43	28.86%	297	61.88%
Owner Occupied	62	41.61%	65	13.54%
Owner Occupied/Rental	44	29.53%	118	24.58%
Total	149	100%	480	100%

---

**RACE AND ETHNICITY OF BORROWERS**

---

Category	Loans	%
Asian	5	3.36%
Black	25	16.78%
Caucasian	70	46.98%
Latino/Hispanic	36	24.16%
Non-Profit (CDC)	13	8.72%
Total	149	100%

---

**URBAN VS.SUBURBS**

---

Urban Core C/T	Loans	%	Units	%	Suburban	Loans	%	Units	%
Providence, Pawtucket, Newport, Woonsocket & Central Falls	100	67.11%	371	77.30%	All Other C/T	49	32.89%	109	22.70%



---

**FIVE PRIORITIES**

---

Category	Loans	%	Units	%
Units w/Children	69	46.31%	110	22.91%
House Cited by Dept. of Health	56	37.58%	121	25.21%
Daycare or Foster Care	6	4.03%	8	1.67%
Section 8 Vouchers or Certificates	5	3.36%	11	2.29%
Non-profit CDC	13	8.72%	230	47.92%
Total	149	100%	480	100%

---

**DOH 1999 AND RIH LOAN DATA**

---

Race/Ethnicity	# Children Tested	% of Total	BLL > 10 ug/dl	% >10	Loans #	Loans %
White	14,789	42.45%	1,190	8.0%	70	46.98%
Black	1,635	4.69%	393	24.0%	25	16.78%
Latino/Hispanic	3,648	10.47%	573	15.5%	36	24.16%
Asian	379	1.09%	92	24.0%	5	3.36%
American Indian	46	.13%	9	19.5%	0	
Other/Unknown	14,343	41.17%	1,298	9.0%	0	
Non-Profit (CDC)					13	8.72%
<b>Total</b>	<b>34,840</b>	<b>100%</b>	<b>3,555</b>		<b>149</b>	<b>100%</b>

**NOTE: 10.21% of all children tested have BLL > 10 ug/dl.**

**Comments:** The rates of lead incidence are disproportionately higher among minority children. Although minority children only represented 16.4 percent of the 34,840 children tested, they account for 30 percent of all children with BLL > 10ug/dl. Of the children tested, African American (24%), Latino/Hispanic (15.5%), Asian (24%), Native American Indian (19.5%) have elevated Blood Lead Level (BLL) > 10 ug/dl. These numbers may be higher because 14, 343 children tested by DOH did not identified their races.

RI Housing Lead Hazard Reduction Deferred Loan funded by RI Housing Resources Commission is providing homeowners with the financial resources to abatement lead contaminated houses. So far, loans made to minority homeowners represent 44.3 % of the portfolio.

---

**SUMMARY OF COMPLETED LOAN PORTFOLIO**

---

Complete Units	Percent (%) of Units Completed	Active Units/ Committed	Total Units
<b>FY1999 &amp; FY 2000</b>			
183	38.16%	297	480

---

**LEAD FACTS**

---

**RESOURCES COMMITTED**

Rhode Island has some of the oldest housing in the country. Of the 414, 000 houses and apartments, 80% were built before 1978, when lead paint was banned. There are approximately 30,000 high-risk housing units in Rhode Island, which not only contain significant levels of lead, but are also in deteriorated condition. Of the 29 state census tracts with the greatest concentration of old housing (75% of the units date from before 1950), 25 tracts are located in low-income neighborhoods.

Rhode Island spent a little over \$10 million dollars (state and federal) dollars since 1998 toward making units lead-safe. To make these 30,000 high-risk units lead-safe, Rhode Island would have to spend a projected \$4.5 billion dollars based on an average cost of \$15,000 per unit. This may be cost prohibitive.

However, there are other measures such as public awareness and education campaign, legislation enactments, enforcement and public policies when implemented can change perceptions about the danger of lead. There are already education efforts to bring lead into the forefront of public health forums. These efforts must sustain and remain consistent in order to raise awareness among the general public.

**INCIDENCE OF LEAD POISONING**

Due to Rhode Island's older housing stock, lead poisoning is prevalent throughout the state. High-elevated lead blood-level counts were discovered in those children screened through the Department of Health, Childhood Lead Poisoning Prevention Program through their database called the KIDS NET registry annually. Risk factors as recorded by the Childhood Lead Poisoning Prevention Program found that in the 1999 test, the prevalence of elevated lead among children tested is highest in racial and ethnic minorities: 24% South East Asian, 24% Black, 20% Native-American Indian, 16% Hispanic, Portuguese (14%) and 8% White.

In the latest annual report released by Rhode Island KIDS COUNT FactBook 2000, it is found that 12.8 percent of children entering kindergarten in the fall of 2000 are lead poisoned. The highest prevalence of lead poisoning is found in the Core Urban Cities such as Providence (25.0%) Newport (13.8%), Pawtucket (14.7%), Woonsocket (15%) and Central Falls (26.2%). However, lead poisoning is not limited to the urban core. Cities and Towns such as Warren (12.7), Jamestown (27.5), Burrillville (16.4) have tested significantly high for lead poisoning. The lowest prevalence rates for kindergarten-aged children were in Foster (1.8%), East Greenwich (1.9%), and West Greenwich (1.5%).

Comparing the prevalence of elevated lead levels with the age of housing: In census tracts where a greater proportion of pre-1940 housing is low, the prevalence of elevated blood level ( $\geq 10\mu\text{g}/\text{dl}$ ) is 6.9%. In census tracts where the proportion of pre-1940 housing is high, the prevalence of elevated blood lead level ( $\geq 10\mu\text{g}/\text{dl}$ ) is 21%.

---

LEAD HAZARD REDUCTION LOANS FOR FY 1999 – FY 2001

---

Census Tract	City/Town	Number of Loans	Total Units	Total Dollars Committed:
001	Providence	9	12	\$ 218,928.00
002	Providence	11	20	321,477.00
003	Providence	2	5	69,521.00
004	Providence	3	5	99,405.00
005	Providence	1	1	17,609.00
006	Providence	1	3	46,579.00
007	Providence	1	3	36,000.00
010	Providence	1	2	26,400.00
011	Providence	1	5	67,384.00
013	Providence	1	3	36,000.00
014	Providence	5	13	169,174.00
015	Providence	4	7	86,944.00
016	Providence	5	13	177,540.00
017	Providence	1	2	29,300.00
018	Providence	3	7	77,662.00
019	Providence	7	27	276,868.00
020	Providence	1	1	11,765.00
021	Providence	4	9	136,965.00
022	Providence	4	9	93,160.00
025	Providence	2	6	56,655.00
026	Providence	1	1	7,380.00
028	Providence	3	8	92,407.00
029	Providence	2	4	52,800.00
031	Providence	2	4	54,625.00
032	Providence	1	2	29,125.00
101.02	Rumford	1	1	14,000.00
106	Riverside	2	2	35,704.00
108	Central Falls	1	2	20,175.00
110	Central Falls	1	2	53,000.00
111	Central Falls	3	9	87,969.00
112	Cumberland	1	32	160,000.00
115	Lincoln/Manville	2	15	182,212.00
118	North Providence	2	2	20,070.00
120	North Providence	1	1	16,714.00
121.02	North Providence	1	1	6,920.00

125	Johnston	1	1	14,028.00
128.98	North Smithfield	1	1	14,000.00
129	Pascoag	5	7	147,195.00
131.01	Chepadet	2	3	32,715.00
132	Scituate	1	1	14,000.00
134	Cranston	2	4	57,875.00
135	Cranston	1	3	36,000.00
136	Cranston	1	2	17,630.00
137.01	Cranston	2	2	28,000.00
138	Cranston	1	1	9,639.00
140	Cranston	2	3	34,104.00
141	Cranston	1	1	19,200.00
151	Pawtucket	1	3	36,000.00
152	Pawtucket	1	7	20,000.00
158	Pawtucket	1	1	3,900.00
159	Pawtucket	1	1	28,035.00
160	Pawtucket	1	3	36,000.00
161	Pawtucket	4	5	66,868.00
165	Pawtucket	1	1	21,000.00
166	Pawtucket	1	1	14,000.00
167.98	Pawtucket	1	2	24,225.00
168	Pawtucket	1	1	9,695.00
171	Pawtucket	1	3	26,865.00
176	Woonsocket	1	1	14,000.00
184	Woonsocket	1	151	28,000.00
201.02	West Warwick	2	2	38,700.00
203	West Warwick	1	4	34,090.00
206.01	Coventry	2	2	35,785.00
206.02	Coventry	2	3	36,080.00
206.03	Coventry	1	1	14,000.00
210	Warwick	1	1	10,100.00
211	Warwick	2	2	25,300.00
214.01	Warwick	2	2	22,394.00
215.02	Warwick	1	2	27,489.00
217	Warwick	1	4	40,000.00
305	Warren	1	1	14,028.00
308	Bristol	1	1	14,000.00
404	Middletown	1	1	14,000.00
405	Newport	1	1	14,000.00
408	Newport	1	3	45,942.00
409	Newport	1	1	22,391.00
501.03	North Kingstown	1	1	14,000.00
		149	480	\$4,063,710.00

## **Housing Resources Commissioner Members**

Name:	Organization/Agency:
Susan Baxter, Chair	
Joseph Caffey, Vice Chair	Omni Development Corporation
Robert Carl	Department of Administration
(Dante Boffi)	
(Alvin Johnson)	
Sheldon Whitehouse	Attorney General
(Terence Tierney)	
Patricia Nolan	Department of Health
(Walter Combs)	
(Robert Vanderslice)	
A. Katherine Power	Department. of Mental Health Retardation & Hospitals
(Arn Lisnoff)	
Christine Ferguson	Department of Human Services
Sheila Cabral Sousa	RI Association of Facilities & Services for the Aging
	Department of Business Regulation
Marilyn Shannon McConaghy	
(Valerie Voccio)	
Barbara Rayner	Department of Elderly Affairs
Angela Lovegrove	RI Commission for Human Right
Michael Keselica	RI Housing & Mortgage Finance Corp.
Noreen Shawcross	RI Coalition for the Homeless
Roberta Hazen Aaronson	Childhood Lead Action Project
Brenda Clement	Housing Network of RI
Frederick Ferland	Ferland Corporation
Kevin Fynn	City of Cranston
James Dilley	Association of Executive Director of PHA
Barbara Fields Karin	Local Initiative Support Corporation
Dennis Langley	Urban League of RI
Jay Readyhough	RI Realtor Association
(Edward Stachurski)	
R.E. Benoit	Minimum Housing Official
Christian Stephens	Northern RI Community Mental Health
Jean Vient	Vient Insurance Agency
D. Faye Sanders	RI Bankers Association
(Debra Bielicki)	
Stephen Adamo	RI Mortgage Bankers
(Jeanne Cola)	
Anthony Patrick	

**Note:** ( ) is denote for Designee.

# **Appendix**

## **Budget Organization Chart**